

**Certificate of Notice Page 1 of 4**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Anna M Bacon  
 Debtor

Case No. 17-11639-jkf  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 20

Date Rcvd: Jun 09, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 11, 2017.

db +Anna M Bacon, 82 Hannah Court, Royersford, PA 19468-2293  
 13879682 +Collection Bureau Credit Bureau of Ft. W, 711 Eglin Pkwy NE,  
 Fort Walton Beach, FL 32547-2527  
 13879683 +Commercial Acceptance Company, P.O. Box 3268, Shiremanstown, PA 17011-3268  
 13879685 +Friendship HLH&A Inc., 269 Green St, Royersford, PA 19468-2214  
 13919310 +Melmark, Attn: Human Resources, 2600 Wayland Road, Berwyn, PA 19312-2313  
 13879689 +Thomas I. Puleo, Esquire, KML Law Group, P.C., 701 Market Street, Ste. 5000,  
 Philadelphia, PA 19106-1541  
 13879690 +Timothy E. Wilfong, Esquire, Law Office of Timothy E Wilfong LLC, 20 South Main Street,  
 Phoenixville, PA 19460-3436  
 13879691 US Dept of Education, P O Box 16448, Saint Paul MN 55116-0448  
 13879694 +Windham Professionals, Inc., PO Box 400, East Aurora, NY 14052-0400

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 tr +EDI: QLEFELDMAN.COM Jun 10 2017 01:03:00 LYNN E. FELDMAN, Feldman Law Offices PC,  
 221 N. Cedar Crest Blvd., Allentown, PA 18104-4603

smg E-mail/Text: bankruptcy@phila.gov Jun 10 2017 01:14:45 City of Philadelphia,  
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,  
 Philadelphia, PA 19102-1595

smg E-mail/Text: RVSVCBICNOTICE@state.pa.us Jun 10 2017 01:13:51  
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
 Harrisburg, PA 17128-0946

smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jun 10 2017 01:14:29 U.S. Attorney Office,  
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 13879681 EDI: AIS.COM Jun 10 2017 01:03:00 American InfoSource LP as agent for, Verizon,  
 PO Box 248838, Oklahoma City, OK 73124-8838

13879684 +EDI: CONVERGENT.COM Jun 10 2017 01:03:00 Convergent Outsourcing, Inc., 800 SW 39th St.,  
 PO Box 9004, Renton, WA 98057-9004

13879686 +EDI: IIC9.COM Jun 10 2017 01:03:00 I.C. System, Inc., P.O. Box 64378,  
 St. Paul, MN 55164-0378

13879687 EDI: JEFFERSONCAP.COM Jun 10 2017 01:03:00 Jefferson Capital Systems, LLC,  
 16 McLeland Rd., St. Cloud, MN 56303

13879688 +E-mail/Text: consumerhelpdesk@omega-rms.com Jun 10 2017 01:15:07 Omega Rms LLC,  
 7505 NW Tiffany Springs Pkwy #500, Kansas City, MO 64153-1313

13879692 +EDI: USDARHS.COM Jun 10 2017 01:03:00 USDA Rural Development, P.O. Box 66889,  
 St. Louis, MO 63166-6889

13879693 EDI: WFFC.COM Jun 10 2017 01:03:00 Wells Fargo Dealer Services, MAC T9017-026,  
 PO Box 168048, Irving, TX 75016-8048

TOTAL: 11

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 11, 2017

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 8, 2017 at the address(es) listed below:

LYNN E. FELDMAN trustee.feldman@rcn.com, lfeldman@ecf.epiqsystems.com  
 MATTEO SAMUEL WEINER on behalf of Creditor The United States Of America  
 bkgroup@kmlawgroup.com  
 THOMAS I. PULEO on behalf of Creditor The United States Of America tpuleo@kmlawgroup.com,  
 bkgroup@kmlawgroup.com  
 THOMAS I. PULEO on behalf of Creditor USDA Rural Housing Service tpuleo@kmlawgroup.com,  
 bkgroup@kmlawgroup.com

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Page 2 of 2  
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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system (continued)

TIMOTHY WILFONG on behalf of Debtor Anna M Bacon timwilfong@aol.com, notice1776@gmail.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 6

**Information to identify the case:**

Debtor 1	<u>Anna M Bacon</u>	Social Security number or ITIN	<b>xxx-xx-6113</b>
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	_____	Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court <b>Eastern District of Pennsylvania</b>			
Case number: <b>17-11639-jkf</b>			

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Anna M Bacon

6/8/17

**By the court:** Jean K. FitzSimon  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

#### **Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

#### **Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**